

The following provisions and conditions shall apply to any benefits provided under the applicable provisions of M.G.L. c. 32B, Section 16 (herein called "Coverage").

A Town employee retiring in accordance with the provisions of M.G.L. c. 32 (herein called "Retiree") shall be eligible for coverage under the Town's G.L. c. 32B health insurance plan (herein called the Plan or the Coverage), for which the Town will pay 50% of the premium upon retirement of the employee (herein called Retiree Coverage), if and only if all of the following conditions are satisfied on the date of retirement:

- (a) s(he) was both employed by the Town and eligible for Coverage under the Plan for a period of ten full years (120 full months) in the aggregate; and
- (b) s(he) was employed and eligible under the Plan for all of the consecutive full five (5) years prior to and up to the date of retirement – provided: Notwithstanding this condition (b), all Town employees (other than and excluding persons actually receiving Coverage pursuant to the Town Meeting Vote on Article 28 at the 3 May 2004 Annual Town Meeting) shall be entitled to Retiree Coverage if and only if either of the following conditions are satisfied: (i) s(he) has also been so covered under said plan for all of the twelve (12) months prior to said date of retirement; and s(he) remains so covered without interruption up through his/her date of retirement; *or* (ii) s(he) is a fulltime employee with at least 20 years of service to the Town and such eligible, fulltime employee delivers to the Board of Selectmen written notice of his or her election to obtain Retirement Coverage under the plan as an individual or as an individual and spouse; said written notice of such election must be delivered to the Board at least 3 months prior to the employee's scheduled date of retirement. Coverage is available provided they have attained the age of 65.